

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-11925-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christine P. Kruse  
fka Christine Kruse-Zitt, fka Christine Zitt  
159 Vista Terrace  
Pompton Lakes, NJ 07442

Social Security No.:  
xxx-xx-2767

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable John K. Sherwood on:

Date: 11/12/20  
Time: 10:00 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**  
Ralph A Ferro Jr, Debtor's Attorney

**COMMISSION OR FEES**  
\$7700.00

**EXPENSES**  
\$34.95

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If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
- will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: October 7, 2020

JAN:

Jeanne Naughton  
Clerk

In re:  
Christine P. Kruse  
Debtor(s)

Case No. 20-11925-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Oct 07, 2020

User: admin  
Form ID: 137

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:**

Recip ID	Recipient Name and Address
db	+ Christine P. Kruse, 159 Vista Terrace, Pompton Lakes, NJ 07442-1476
518697300	+ Barclays Bank, 125 S West Street, Wilmington, DE 19801-5014
518697306	+ FBCS, Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433
518733676	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518697312	+ MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518782575	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518697310	+ Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
518697311	+ Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1271
518697315	+ Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
518697319	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of NJ Div of Taxation, Box 245, Trenton, NJ 08695
518697316	+ Scott Piekarsky, Esq., Phillips Nizer, 433 Hackensack Avenue, #803, Hackensack, NJ 07601-6453
518697317	+ Second Round Sub, LP, 4150 Freidrich Lane, Suite 1, Austin, TX 78744-1052
518796597	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518697318	Specialized Loan Servicing, LLC, 8472 Lucent Blvd, Suite 300, Littleton, CO 80129
518697320	+ Summit Falls Condo Association, Inc., 91 Clinton Road, Suite 2 D, Fairfield, NJ 07004-2913
518697322	+ Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518697323	+ Wells Fargo Home Mortgage, Box 10335, Des Moines, IA 50306-0335

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 07 2020 22:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 07 2020 22:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Oct 07 2020 22:57:15	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518697301	+ Email/Text: dl-collectionsbankruptcyteam@drivetime.com	Oct 07 2020 22:17:00	Bridgecrest Formerly DriveTime, Box 29018, Phoenix, AZ 85038-9018
518697302	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 07 2020 22:56:01	Capital One Bank, 10700 Capital One Way, Richmond, VA 23060-9243
518717113	+ Email/Text: dl-collectionsbankruptcyteam@drivetime.com	Oct 07 2020 22:17:00	Carvana, LLC, PO Box 29018, Phoenix AZ 85038-9018
518697303	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 07 2020 22:16:00	Comenity Bank, One Righter Pkwy, Suite 100, Wilmington, DE 19803-1533
518697304	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 07 2020 22:16:00	Comenity Bank/NWYRK&CO, Box 182789, Columbus, OH 43218-2789

District/off: 0312-2

User: admin

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Date Rcvd: Oct 07, 2020

Form ID: 137

Total Noticed: 39

518697305	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 07 2020 22:56:03	Credit One Bank, Box 98872, Las Vegas, NV 89193-8872
518697307	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 07 2020 22:16:00	Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346
518697308	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 07 2020 22:56:00	JPMCB Card Services, Box 15369, Wilmington, DE 19850
518728232	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 07 2020 22:55:58	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518697309	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 07 2020 22:56:37	Merrick Bank, Box 9201, Old Bethpage, NY 11804-9001
518697313	+ Email/PDF: cbp@onemainfinancial.com	Oct 07 2020 22:55:57	One Main, Box 1010, Evansville, IN 47708-1464
518714182	+ Email/PDF: cbp@onemainfinancial.com	Oct 07 2020 22:55:57	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
518802145	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 07 2020 22:56:03	Portfolio Recovery Associates, LLC, c/o Jet Blue, POB 41067, Norfolk VA 23541
518759134	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 07 2020 22:57:21	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518697314	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 07 2020 22:56:04	Portfolio Recovery Services, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4952
518791896	Email/Text: bnc-quantum@quantum3group.com	Oct 07 2020 22:17:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518697321	Email/PDF: gecsed@recoverycorp.com	Oct 07 2020 22:57:15	Synchrony Bank, Box 965004, Orlando, FL 32896-5004
518698194	+ Email/PDF: gecsed@recoverycorp.com	Oct 07 2020 22:55:57	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518793693	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 07 2020 22:56:52	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518733702	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2020 at the address(es) listed below:

Name	Email Address
Antonio G. Bonanni	on behalf of Creditor CARVANA LLC abonanni@hoflawgroup.com, pfranz@hoflawgroup.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Debtor Christine P. Kruse ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5